State of Washington

Office of the Insurance Commissioner 1999 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Inland Marine

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Farned	Direct Losses Incurred	Loss Ratio(1)
1 Safeco Ins Co Of Amer	24740	WA	\$9.354	7.79%	\$9.393	\$3,993	42.51%
2 State Farm Fire And Cas Co	25143	IL	\$8.669	7.22%	\$8.480	\$3.643	42.96%
3 American Bankers Ins Co Of FI	10111	FI	\$5.365	4 47%	\$7.516	\$1.017	13.53%
4 Allstate Ins Co	19232	IL.	\$4.924	4.10%	\$4.807	\$3.394	70.61%
5 Mutual Of Enumclay Ins Co	14761	WA	\$3.840	3.20%	\$3.758	\$2.118	56.37%
6_American States Ins Co	19704	IN	\$3.462	2.88%	\$2.875	\$1.432	49.82%
7 Mid-Century Ins Co	21687	CA	\$3.228	2.69%	\$3.165	\$1.982	62.61%
8 Factory Mut Ins Co	21482	RI	\$3.187	2.65%	\$3.067	\$2.032	66.25%
9 Pemco Mut Ins Co	24341	WA	\$2.593	2.16%	\$2.587	\$824	31.87%
10 Royal Ins Co Of Amer	26980	IL	\$2,464	2.05%	\$1.826	\$1.375	75.30%
11 Affiliated FM Ins Co	10014	RI	\$2.190	1.82%	\$1.966	\$2.041	103.82%
12 Security Ins Co Of Hartford	24902	CT	\$2.183	1.82%	\$2.234	\$1.891	84.62%
13 Liberty Insurance Underwriters Inc	19917	NY	\$2.090	1.74%	\$2,463	\$2.673	108.53%
14 Commercial Union Ins Co	20621	MA	\$2.087	1.74%	\$2.239	\$1.158	51.72%
15_Wesco Ins Co	25011	DF	\$1.990	1.66%	\$739	\$122	16.54%
16 Gulf Ins Co	22217	MO	\$1.942	1.62%	\$1.747	\$926	53.03%
17 Great West Cas Co	11371	NE	\$1.903	1.58%	\$1.942	\$560	28.82%
18 Vigilant Ins Co	20397	NY	\$1.845	1.54%	\$1.716	\$361	21.05%
19 Zurich American Ins Co	16535	NY	\$1.826	1.52%	\$1.408	\$6.757	479.80%
20 Firemans Fund Ins Co	21873	CA	\$1.747	1.45%	\$1.762	\$1.789	101.56%
21_Assurance Co Of Amer	19305	NY	\$1.698	1.41%	\$1.76 <u>2</u> \$1.253	\$316	25.24%
22 Triton Ins Co	41211	MO	\$1.637	1.36%	\$533	\$239	44.85%
23 Lumbermens Mut Cas Co	22977	IL	\$1.542	1.28%	\$1.283	\$443	34.51%
24_St Paul Fire & Marine Ins Co	24767	MN	\$1.542 \$1.529	1.27%	\$1.239	\$534	43.13%
25 Continental Ins Co	35289	NH	\$1.516	1.26%	\$1.074	\$965	89.81%
26 Farmers Ins Co Of WA	21644	WA	\$1.514	1.26%	\$1.438	\$394	27.41%
27_Utica Mut Ins Co	25976	NY	\$1.381	1.15%	\$1.257	\$1.176	93.59%
28 Agricultural Ins Co	26344	OH	\$1.359	1.13%	\$1.250	\$513	41.08%
29 Travelers Ind Co	25658	CT	\$1.277	1.06%	\$1.324	\$924	69.79%
30_General Ins Co Of Amer	24732	WA	\$1.138	0.95%	\$1.517	\$1.878	123.82%
31 United Services Auto Assoc	25941	TX	\$1,111	0.92%	\$1.084	\$401	36.98%
32 American Modern Home Ins Co	23469	OH	\$1.022	0.85%	\$815	\$233	28.65%
33_Greenwich Ins Co	22322	CA	\$963	0.80%	\$856	(\$132)	(15.38)%
34 American Natl Fire Ins Co	22136	NY	\$956	0.80%	\$973	\$206	21.20%
35 Jewelers Mut Ins Co	14354	WI	\$938	0.78%	\$968	\$138	14.24%
36 Federal Ins Co	20281	IN	\$911	0.76%	\$895	\$366	40.95%
37 Royal Ind Co	24678	DE	\$874	0.73%	\$765	\$24	3.07%
38 Travelers Ind Co Of IL	25674	IL	\$864	0.73%	\$1.405	\$645	45.92%
39 Maryland Cas Co	19356	MD	\$843	0.72%	\$950	\$2.263	238.24%
40 First Natl Ins Co Of Amer	24724	WA	\$837	0.70%	\$1.067	\$336	31.53%
All 279 Other Companies	24124	***	\$29.484	24.54%	\$26.821	\$13.292	
•	,					+ -, -	49.56%
Totals (Loss Ratio is average)			\$120,279	100.00%	\$114,459	\$65,246	57.00%

(1) Excluding all Loss Adjustment Expenses (LAE)